



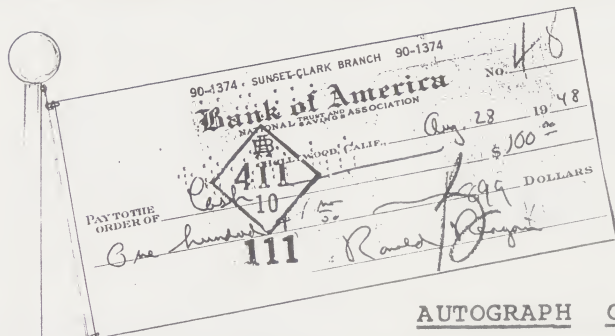
THE CHECK COLLECTOR

FEBRUARY 1989

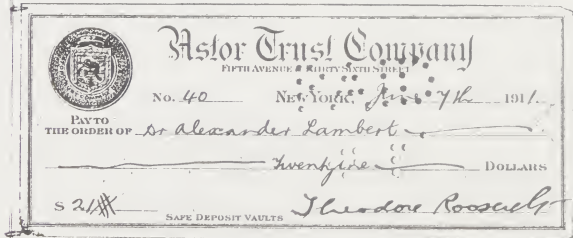
THE JOURNAL OF

NUMBER 9

THE AMERICAN SOCIETY OF CHECK COLLECTORS



AUTOGRAPH CHECKS —



FLYING HIGH



THE CHECK COLLECTOR

Editor: Robert A. Spence
P. O. Box 69
Boynton Beach, FL 33425

Assistant Editor: Herman L. Boraker

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PRESIDENT'S COLUMN

We appear to be off to another good year of check collecting. There seems to be more checks available, more shows with checks being offered, more check collector meetings, more members, more price lists, more literature and more correspondence between collectors. That should insure a happy year for check collecting.

A great number of our members have shown their support by paying their 1989 dues. If you have overlooked this, please send in your check today. It saves us much work in followup. See details in the left hand column.

Thanks for the supply of material sent in to the editor of The Check Collector. Why not send in something about your favorite checks and share the pleasure with our members? Are there any Happy Findings and Conversation Pieces out there?

And please do a check collect-or a favor. Help your friend to become a member of ASCC. We welcome new members.

John Paslawsky is setting up a "check pool", accumulating checks for beginning collectors and young collectors. Why not send him some of your surplus and duplicate items? They will help guarantee many happy check collectors in future years.

Washington, the Evergreen State, is celebrating its Centennial this year and we join them in a salute to the pioneers with an article on the Baker Boyer Bank, the oldest bank in the state.

Would you like to handle a meeting of check collectors in connection with a local show in your area? Just let the editor know. You will make many new friends!

Happy Collecting!

Bob Spence

UP TO NOW IT HAS BEEN EASY!

That is probably what a check would say that has just been discovered and brought to light after remaining stored for a hundred or more years.

At a recent show, some dealers had very old checks, without any protection, in a carton where they were being handled directly by every collector and "just looker". Thin, old paper was being torn and many corners lost by the handling.

Given the price of checks, should not these items be in holders? It is good business. Check collectors are becoming more aware of the physical condition of items now. And please, no more writing of prices on the face of checks! Some checks need help!

AUTOGRAPHS, A BONUS FOR CHECK COLLECTORS

By Bob Spence

Yes, there is no mistaking it, autograph checks are now very popular among check collectors and check dealers. The number of price lists and catalogs of checks with autographs of famous people now being sent to check collectors has greatly increased over the past year. And check collectors have responded enthusiastically by adding real "conversation pieces" to their collections.

Plains, GA. No. 680

PAY TO THE ORDER OF *John E. Walker* \$20.00

Twenty & no/100 DOLLARS

FOR To PLAINS' MERCANTILE CO.
PLAINS, GEORGIA
CARE BANK OF COMMERCE - AMERICUS, GEORGIA

By *[Signature]* CARTER'S WAREHOUSE
PLAINS, GEORGIA

Figure 1

Sandy Mock has once again kindly shared some of his autograph checks of famous people with us. On the cover page of this issue are copies of checks of three Presidents of the United States: Ronald Reagan, Theodore Roosevelt and Woodrow Wilson. Also, Figure 1 shows a check signed by Jimmy Carter before he became President and for the sportsmen among us, Figure 2 shows a check of the famous Ty Cobb.

MAIN OFFICE
FIRST NATIONAL BANK
OF NEVADA

RENO, NEVADA DATE 2-2-60 No. 94-1 1212

PAY TO THE ORDER OF *Cash* \$100.00

One Hundred & no/100 DOLLARS

Ty R. Cobb

TYRUS R. COBB

Figure 2

Many collectors start to collect autographs on checks in a modest way and receive much pleasure in searching for information on persons whose autographs are on checks in their collection. Many older checks now listed casually in price lists bear autographs of persons who were well known and famous in those times, though their names are not recognized today. Investing a little time researching names generally brings some success, especially if you stay with it. Experience has shown that researching names on checks of the late 1800's, especially those written for substantial sums, often result in finding autographs of people notable and very famous in that time.

SPECIMEN CHECKS —THE "PATTERN COINS" OF CHECK COLLECTING.

By Bob Spence

We have heard that "One picture is worth a thousand words!" In following this maxim, early printers prepared an actual sample of their skilled handiwork to show to prospective customers. And early check printers likewise prepared specimens of checks to illustrate the various type faces, vignettes, rulings, forms, colors and compositions of these items which they could provide. Samples of these specimen checks were often assembled into albums and bookpads for convenient display to a customer.

The designs of these specimen checks have varied as they reflected the styles that were popular in their time periods. The designs sometimes were inscribed with the names of hypothetical banks or prominent sounding names. Samples of specimen checks of that period of the 1800's, when beautiful, ornate and impressive checks were an indication of financial importance, are today eagerly sought after by check collectors.

Designs of specimen checks made during those times that revenue stamps were required on checks sometimes provided embellished rectangular spaces on the face of the check to accomodate an adhesive type revenue stamp.

With the advent of imprinted revenue stamps, some means was needed to permit such a stamp to be shown on the face of the specimen check, inasmuch as the designs, color and placement of the stamp would affect the appearance of the finished check. This was accomplished by: using a variation of the regular design of the imprint revenue stamps which incorporated the word "Sample" into the design; using the regular imprinted stamp design with an added printed restrictive clause such as, "Invalid for Actual Use"; or, stamping a cancellation clause such as, "Cancelled. Specimen of Stamped Paper" on the face of the check. Sometimes, samples of checks believed to be of specimen check use are found with holes, or a line of holes, punched through the signature area of the check. These means were used to avoid payment of the two cent revenue tax on each specimen check and sample thereof, a not insignificant value in those days.

The use of albums of specimen checks has continued to this day, permitting customers to select a design that meets their fancy, and requiring only the overprinting of the customer's name, magnetic character account data, bank name, etc., to the basic design to provide a distinctly personalized check.

Specimen checks are comparable to "pattern coins" in coin collecting and are eagerly sought after today by collectors. They form a distinct area of check collecting interest. Because they were only required as samples, the numbers produced are relatively few and fewer still have survived.

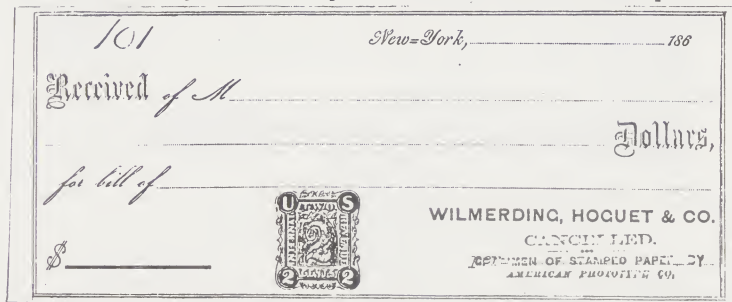
In this issue of The Check Collector, we are happy to present an article by Ed Lipson in which he generously shares some of the specimen check rarities in his comprehensive collection.

A Regional Meeting of The American Society of Check Collectors will be held at the ANA Midwinter Convention in Colorado Springs, Colorado. The meeting will be held at 2:00 PM on Saturday, March 4, 1989 in the Green Room of The Broadmoor Hotel. Guests are welcome, especially the ladies and juniors. Free special registration packets and door prizes will be given. The program includes a new slide presentation. Herman Boraker is chairman, assisted by John Paslawsky. Be there and meet your check collecting friends!

SPECIMEN CHECKS - Part I

By Ed Lipson

Figure 1 is not a check but a receipt. It is in black on white paper. There never was much doubt of course, about this being a sample of a specimen item, even if the phrase "Cancelled" was not visible, because most of the American Phototype Co. specimens have patches of a brown glue adhering to the back and hence they are very

Figure 1

easy to identify. This is a rather scarce item. I must say that samples of receipts are very, very unusual. You will note that the number "101" appears in the upper left hand corner. This apparently is a sample number so if the item were ordered, they would merely have to record the number and American Phototype Co. would simply insert the name of the customer.

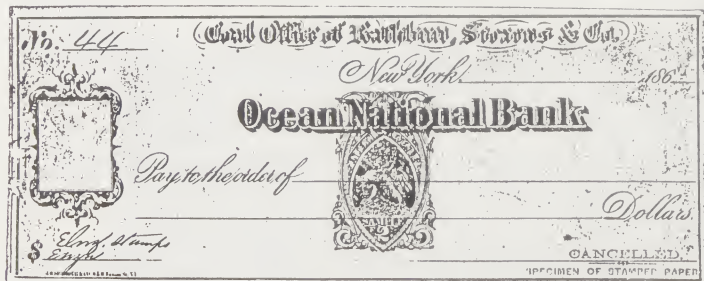
Figure 2

Figure 2 is a rather lovely item. It appears to be marked number 44 from the sample book. Quite interesting, because it is a good sized check, a bit larger than usual. The revenue stamp has the word "Sample" imprinted into it and you will observe if you compare this with other checks that will present themselves as we go along, you will find that the writing in the lower left hand corner "Elnz stamps-enzn" was apparently some sort of a cost code. The imprint "Cancelled. Specimen of Stamped Paper" in pale blue is a two line imprint and not four, as usually appears. This particular sample of specimen check is unusual in that it was apparently issued in the late 1860's and they were using the face plate of a check that had

No. 46 NEW YORK 1890
American Exchange National Bank
Pay to the order of \$100.00 Dollars in Gold
S. E. Long & Co. in Gold
CANCELLED.
SPECIMEN OF STAMPED PAPER.

(PRINTED AND MADE IN U.S.A. January 20, 1891)

Figure 3

No. 297
Greenwich Bank
Greenwich Bank,
Pay to the order of
Twenty Dollars
Two Dollars
Greenwich, N.Y.
1891

Figure 4

In Figure 4, the sample number 297 appears at the top left of this most unusual specimen check. The revenue stamp is in blue. The face of the check is printed in blue. It is printed on a pale orange and yellow background paper in floral design. It would appear that a plate would have been used to print the background and that the face of the check and the stamp, both of which are in blue, represent a second run through the press. Again, in connection with the sample number 297 which appears at the top, I must say that I find these numbers very interesting and I am going to be able to do some research on them. But one can never research this problem

enough. You need have quite a quantity of these samples or specimens in your collection. And I must say that at this moment I have approximately 160 samples and specimens in my collection.

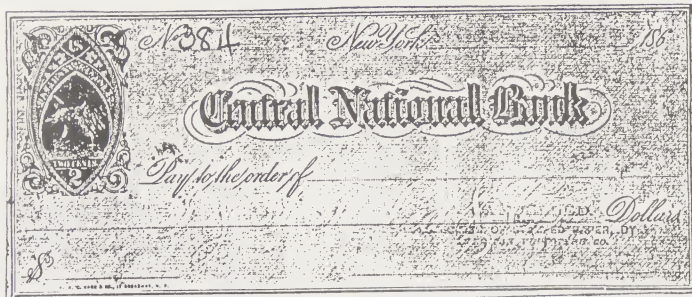


Figure 5

The specimen shown in Figure 5 is printed on a pale green background in a pale grey violet color, this being the color of the face of the check and also the color of the revenue stamp. A three line imprint appears thereon with "Cancelled, Specimen of Stamped Paper by American Phototype Co." The number 384 which is the sample number appears in the upper left hand corner. A very beautiful check. It is the only specimen I have ever seen printed in a purple or violet color. In this case, the background of the check is in a very, very pale green and a very delicate shading overprint on it entirely. Apparently the initials of the maker appear reversed on this check. I must say that it is my pride and joy in that I consider it to be one of the most beautiful specimen checks that I own.

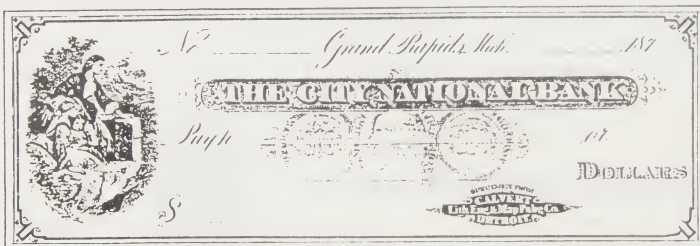


Figure 6A

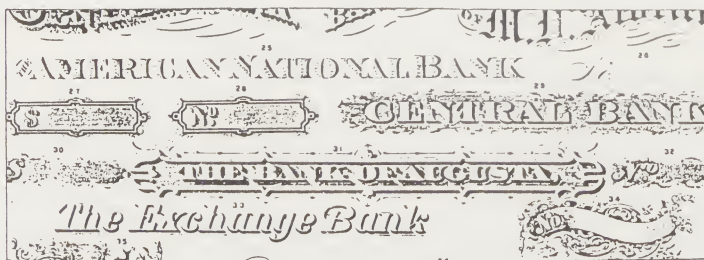


Figure 6B

The next item is shown in Figures 6A and 6B, which must be used together. This is a Type D specimen check. You will note the Calvert Co. imprint on the specimen. You will also note the specimen has a vignette as part of it. It is rather interesting that this is one of the only two samples of specimen checks that I have ever seen that had a vignette of any sort. The specimen originates in the City National Bank in Grand Rapids, Michigan. The word "Sample" appears in the revenue stamp and a one-line legend "Invalid for Actual Use" which has not reproduced by the copier, appears below the two circular parts of the revenue stamp. However, what makes this specimen that unusual is that apparently it was cut out of something. If you would look at the item in Figure 6B, you will observe that it is exactly the same size as the check mentioned previously and shows the various type styles and forms that are imprinted on the back of this specimen. It is truly a beautiful item.

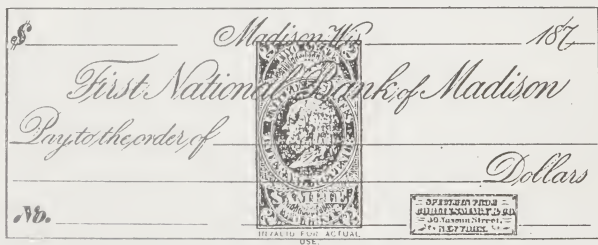


Figure 7

Figure 7 is again a specimen that is of a very unusual type. The words "Invalid for Actual Use" appear underneath the Type E imprint revenue stamp, which is marked "Sample". Inasmuch as it is on a bank in Madison, Wisconsin, it becomes quite unusual.

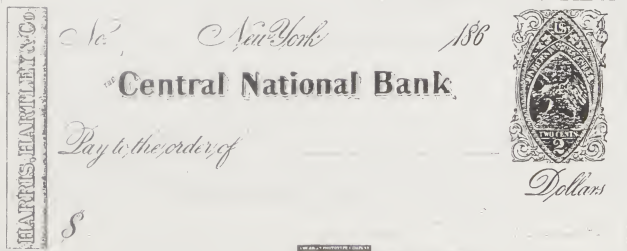


Figure 8

Figure 8 is a Type B check printed by American Phototype Co. The RN revenue stamp is in black, the face of the check is in black and grey, and it is imprinted on an overall yellow background. It is interesting to note that in this instance the American Phototype Co. imprint is in the little rectangular design which is quite obvious. It is to the left of the hand stamp imprint, again in blue which reads "Cancelled. Specimen of Stamped Paper by American Phototype Co."

(To be continued)

BAKER BOYER BANK - WALLA WALLA, WASHINGTON TERRITORY 1869OLDEST BANK IN THE STATE OF WASHINGTON

by Ken Carlson

Baker Boyer Bank was established in 1869 as a private banking partnership by Dr. Dorsey S. Baker and John F. Boyer.

At that time Washington was a territory and Walla Walla was the largest center of population.



It started out as a partnership in the general merchandise business almost a decade earlier and miners would leave their gold for safe keeping in the safe at Baker Boyer Store. The bags of gold would be weighed and recorded with the name of the owner on tags which were tied to the sacks. The sacks were then thrown into the safe. Receipts were never given nor asked for.....their honesty was never questioned. Transactions involved hundreds of thousands of dollars and the gold piled up until it became a nuisance. That was when the partners decided in 1869 that the people would support a bank. Thus, they sold the store and Baker and Boyer, brothers-in-law as well as partners, became full time bankers and moved into the second story of their building. Not considering it necessary to give the bank a name, they just called it the "Bank Place" and put up a sign stating such. There they stayed until 1875, when they moved back down to the first floor of their building and officially named it Baker Boyer Bank.

No.	Walla Walla, W. T.,	Oct 3/22	1880.
BAKER & BOYER, BANKERS.			
Pay to	P. B. Chamberlain		order or bearer,
	Forty		Dollars.
\$ 40.00	D. S. Baker		

21641	WALLA WALLA, W. T.,	Dec 26	1888
BAKER & BOYER, BANKERS.			
Pay to	A. H. Dorsey		order or bearer,
	Five thousand		Dollars
\$ 5000.-	D. S. Baker		
D. S. Baker			



OLDEST BANK IN THE STATE
ESTABLISHED 1869



BAKER-BOYER NATIONAL BANK
WALLA WALLA, WASHINGTON

In 1889, when banks in Washington were allowed to become nationalized, Baker Boyer Bank became a national bank and thereafter was known as the Baker Boyer National Bank. They undertook the erection of a new building in 1890. There they stayed until they built their present building in 1910. The present bank building was built with seven stories, the first two for the use of the bank and the five upper stories for business and professional offices.

For 120 years, the Baker Boyer Bank has survived every banking crisis from the panic of 1893 and through the turbulent years of the depression, including the bank holiday of 1933. It is said that during the bank holiday, which President Roosevelt called in 1933, they did not wish to close their bank. As the story is told, in order to make it legal, the front door was locked and banking business was continued through the back door.

Today, the bank is comprised of three branches, all in Walla Walla. The main branch is downtown in the building that was built in 1910. A branch was started in the Eastgate area in 1958, an edge-of-town shopping area and there is also a smaller drive-in facility at the Plaza on the west end of town. With total resources of \$185 million, it continues to operate as an independent family-owned bank serving the financial needs of its neighbors in Walla Walla County.

Walla Walla, Washington		Sept 3 1973	
BAKER-BOYER NATIONAL BANK			
Pay to	L. & S. Shaw City Dr. <i>cash</i>		
	One hundred & twenty <i>no</i> 7.00 DOLLARS		
No.	Dorothy Killeen		

Dorsey S. Baker was born in 1823 in Wabash County, Illinois, and began a career as a medical doctor in 1845. In 1848, he answered the stimulus of the West, crossing the plains to Oregon, before following the lure of gold to California in 1849. In 1850, he returned to the Northwest to begin a varied career in Portland, Oregon, as well as in the Umpqua Valley and in eastern Washington. He became the entrepreneurial leader in a wide range of commercial enterprises including milling, livestock raising, grain farming, freighting, steamboating on the Columbia and Snake Rivers and several ventures in general merchandising, as well as personally building the first railroad in the

area connecting Walla Walla with the steamships coming up the Columbia River.

For more than 40 years, Baker's customary form of business organization was partnerships. Acknowledging that a partnership was a "dangerous ship in which to sail" he was almost never without one or more partners. And with most of these arrangements profits were divided on a fifty-fifty basis. Although Baker ordinarily furnished the greater portion of partnership capital, this device allowed Baker the time and freedom to study, analyze and innovate to meet a wide variety of frontier opportunities.

An outstanding example of these productive associations was the mercantile firm of Baker Boyer, now turned bankers. Baker was a visionary, sensing the need and the opportunity of a banking center in Washington, but not being content with having just one bank, he ventured to Moscow, Idaho, and with Herbert Clark started a bank there in 1883. Herbert Clark was the husband of his foster daughter, who was the niece of his third wife, whom he left in charge of the Baker Clark Bank, as it was known.

Dorsey S. Baker died in Walla Walla, Washington, in 1888 at the age of 65.

John F. Boyer was born in Castle Rock, Kentucky in 1824. For 35 years his business life revolved around partnership associations with Baker. Banking became his principal business. First as an active and available member of the firm, then in 1889 when the partnership converted to a national banking charter, he became the bank's first president and remained its chief executive until his death in 1897.

Washington Territory was created in 1853. A vast area from the Pacific Ocean to the summit of the Rocky Mountains. A year later, Walla Walla County was created which encompassed all of Washington Territory except a portion west of the Cascade Mountains.

Walla Walla played a central role in the early history of the Northwest. In 1836, Marcus Whitman located his mission here. In the mid 1850's Walla Walla became the first and for several decades, the only real town east of the Cascade Mountains. Then, with the discovery of gold in 1862 triggering its glory years, Walla Walla became the outfitting center and winter quarters for mining operations as far away as Montana and British Columbia. Also, in the rich Walla Walla Valley, beginnings of farming had started. Walla Walla contained then, as well as now, some of the world's wealthiest people, many of which are farmers, tilling the land in the rich valley.

Walla Walla however missed out on the growth that much of the country enjoyed in the last 50 years. The population reached 25,000 in the 1930's and has not budged since. The railroad that once served it has withered to a mere freight spur. In Walla Walla they were selling overalls in 1860 and that is what they are still selling today.

The Baker-Boyer National Bank		98.15
OLDEST BANK IN THE STATE - ESTABLISHED 1869		12
WALLA WALLA, WASHINGTON	19__ No. _____	
PAY TO _____	OR BEARER \$ _____	
		DOLLARS

ACROSS OUR DESK

Price lists, catalogs, journals, etc. received since the last issue.
(Items with an (*) may require subscription. Write if interested.)

*Semi-annual catalog of obsolete banknotes, checks and other fiscal papers. Materials arranged by states with many checks. Hugh Shull, P. O. Box 712, Leesville, SC 29070.

*Virginia Numismatist, journal of the Virginia Numismatic Association. Jim Ruehrmund, Editor, 712 Westover Road, Richmond, VA 23220. Contains articles on Italian mini-checks and Banco di Santo Spirito.

Yesterday's Paper, P. O. Box 819, Concrete, WA 98237. List of interesting and unusual checks for sale.

1989 Stocklist* and regular price list of checks and related items from Lee Poleske, P. O. Box 871, Seward, AK 99664. Checks are well described and some foreign checks are included. The Bank and Check

News letter sent with the list contains interesting and current news of the banking world.

Mail bid sale list of Columbus Industries, Inc., 320 S. Wells Ave., Reno, NV 89502, covering checks, fiscal and revenue stamped paper.

Price list of checks, notes and related fiscal paper of M. S. Kazanjian, 25 King Philip Ave., Barrington, RI 02806. Items are well described and arranged by states. Some illustrations.

CWC Mail Sales, 10913 Maple St., Fairfax, VA 22030. List of Civil War documents, bank notes and checks.

Price List #3 of autographed items, some on checks. Oyster Bay Co., P. O. Box 673, Cockeysville, MD 21030.

Price list of The Autograph Alcove, 6909 W. North Ave., Wauwatosa, WI 53213.

Catalog 69 of Robert F. Batchelder, 1 West Butler Ave., Ambler, PA 19002. Autographed documents of famous and prominent persons.

Field Guide to Revenue Stamped Paper, Part I, The Western States. Castenholz and Sons. A 60 page catalog, though directed to stamps, contains excellent photos of Western checks.

Counterfoil, the journal of the British Society of Cheque Collectors. Bank history at its best.

COMING SOON!**Oregon Pioneer Check Sleeves**

3 1/2" x 8 1/2" & 4 1/4" x 9 5/8"

...3 Mil Mylar

(Prices/Quantities next Issue)

Other sizes if demand warrants.

Oregon Paper Money Exchange

6802 SW 33rd Pl. Portland, OR 97219

**FIELD GUIDE
TO
REVENUE STAMPED
PAPER**

Part 1

THE WESTERN STATES

A priced Catalog of Civil War and Spanish American War imprinted revenue documents.

Absolutely essential to collectors of Western, mining, Wells Fargo, railroad and banking paper, collectors of regional paper, revenue philatelists and students of 19th Century fiscal paper.

Part 1 is a trial listing of all users of imprinted revenues in the states of Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada,* New Mexico, Oregon, Utah, Washington, Wyoming. *British Columbia and Chihuahua*

*The Nevada section has been revised and substantially enlarged since it first appeared in *The American Revenuer*, April, 1986

\$12⁹⁵

plus \$1.50 postage and handling
California residents please add sales tax

Castenholz and Sons

Publishers

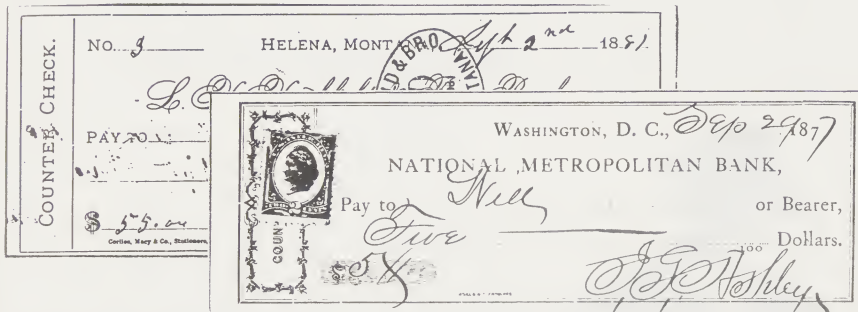
1055 Hartell Street

Palmdale, California 93527

CHECK COLLECTORS CLEARING HOUSE

A column of questions and answers from our readers.

Reply to John Paslawsky who asked in his article in TCC #8 if anyone has an earlier dated Counter Check than the ones he has shown. Charlie Golud replied with an 1881 date and Bob Spence came up with an 1877 date.

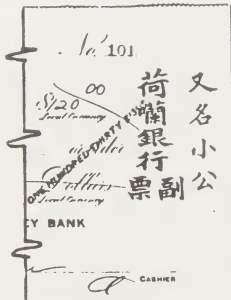


Reply to Richard Biemer's question on page 16 of TCC #8 as to where the Morrisania Dairy was located. Max Studley's reply was the first one of several received. he states: "Morrisania" is a section of the South Bronx, New York City, and to this day has its own Post Office and zip code."

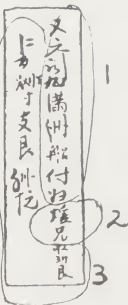
Reply to #19 (in TCC #8):

George Story sent in a partial translation of the Chinese characters on the Carson Valley Bank draft, courtesy of Rong Zhao, an exchange teacher from Shanghai, PRC.

ON DRAFT



DRAFT



SLEEVE

荷蘭銀行 = Holland Bank

票副 = Counterfoil

又名小公 = A personal name,
(Xiao Gong)

ON SLEEVE

1. Name of a Chinese ship-money paid to-
2. A personal name.
3. Archaic - not known.

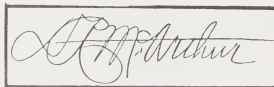
#20 in TCC #8:

Good news for the members who have been seeking a source of supply for good quality, yet inexpensive check holders. Oregon Paper Money Exchange has responded with an ad in this issue!

"Following an old custom..."

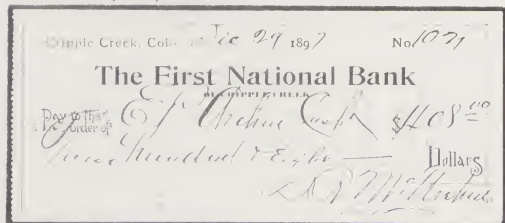
By Herman L Boraker

On the 22nd of July in 1863 a son was born of Scotch-Irish parents at Stuart, Virginia. His father and mother, Perry and Elizabeth Akers McArthur, were natives of the Old Dominion and became parents of a family of sixteen children, composed of eight boys and eight girls. Evidently the proud parents did not know the attending doctor's given name, because our subject, Doctor Read McArthur, being the seventh son, was named after the family physician following an old custom.



He received a county school education and came West as a young man to make his fortune. He was first engaged in the banking business at Colorado City but soon moved to Aspen in the same business during the boom mining days. Here he met and married Mary Maroney, the daughter of a pioneer family, who was born in Black Hawk, Colorado in 1866 and had moved to Aspen with her brother, Larry Maroney (the parents being deceased), in the late seventies. With the decline of mining in the Aspen area, the family moved to Cripple Creek where Mr. McArthur engaged in the abstract and theatre business. In 1901, he moved his family to Greeley, Colo. where he founded the McArthur Hardware Co. After twenty-two years he saw the future of the automobile and entered the field of selling cars as early as 1912.

Throughout his life he was active in civic affairs and also played a prominent part in the founding of other businesses in Greeley, such as the City National Bank (1911), later merged with the Greeley National Bank (1890), and the Home Gas & Electric Company. He passed away on February 16, 1933.

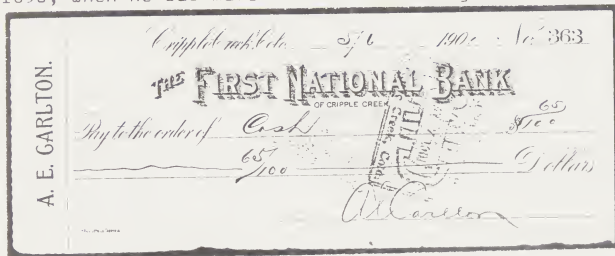


The first National Bank was chartered Feb. 3, 1893, successor of the Bank of Cripple Creek (J. M. Parker & Co.)

In 1894 the bank had capital of \$50,000 and James M. Parker was president.

For several years after the turn of the century Larry Maroney served as Vice President of the bank.

Edward P. Arthur, who served as mayor of the city of Cripple Creek and cashier of the Bi-Metallic Bank of that city, arrived in the camp in January, 1893, to accept the position of assistant cashier of that financial institution. He continued in that capacity until March 1, 1896, when he was made cashier and manager of the bank.



(Sixty-five cent check probably written to purchase cheap cigars)

Albert E. Carlton was born in Warren, Ill., in 1866. He developed serious T.B. and moved to Colorado Springs, Colo. in 1889 with his family.

He took the usual rest cure, lost the use of one lung, but in time recovered.

In 1893 he was one of the promoters and builders of the Midland Terminal Railroad. The same year he organized the Colorado Trading and Transfer Company. This company supplied Cripple Creek with fuel and grain and also hauled ore from the mines to rails of the M-T. He prospered from these enterprises.

He was offered a chance to buy a half interest in the Independence Gold Mine for \$500, but turned down the offer on the grounds he had no use for a gold mine. In six months, he said, he would be dead of T.B. (The Independence mine produced over \$28,000,000 during the years it operated).

It wasn't long, however, before Bert was bitten by the gold-bug and he became interested in the riches pouring forth from the Cripple Creek mines. Among his mining interests were the Dr. Jack Pot and Findlay Mining Companies. Over a period of approximately fifty years the Dr. Jack Pot produced \$7,126,000 and the Findlay \$3,137,000.

It came as no surprise when Bert Carlton bought the First National Bank in 1898. People figured he needed a bank to keep all his money in and also to help finance further mining activities.

The First National Bank of Cripple Creek was listed in the 1970 Bank Directory but no financial report was submitted.

Although Bert was a wealthy man he hated to spend money on himself; even his cigars were cheap...(see above check).

Albert E. Carlton, financial wizard, banker, and promoter died September 7, 1931 of uremic poisoning at the age of 65.

Possibly a more detailed article will be forthcoming regarding A. E. Carlton?

ANATOMY OF A CHECK

by John T. Paslawsky

What is a CHECK? Webster's unabridged dictionary, (1922 edition) has a full page of definitions for "check" or "check" related words, like checkbook, checklist, etc. The word CHECK itself, as a noun, has 17 different descriptions; CHECK, as a transitive verb, has 15 different meanings, and CHECK, as an intransitive verb, has 15 different connotations. In addition, there are about 28 more "check" or "check" related compound words, plus an addendum of about 18 "various minor words". So you can spend a half hour on the whole page or simply stop when you get to description 11b for the noun. This description defines a check as "A written order directing a bank or banker to pay money as therein stated; a bill of exchange drawn on a banker payable on demand". This is followed by more fine print describing how a bill of exchange differs from a check. That much for Webster, but to me a check is "a check by any other name" to paraphrase William Shakespeare.

When I started collecting checks, I was interested only in two aspects of a check: the bank name and the city of its origin. It did not matter to me whether it was large or small, used or unused, old or recent, or what it was called. But before I had accumulated my first one hundred checks, I discovered a motley menagerie of check names, just as physicists revealed a veritable zoo of subatomic particles when they delved into the structure of the atom. I am listing more than a dozen names for the "check by any other name" category and about two dozen more names for the common check:

A CHECK BY ANY OTHER NAME *

Bank Money Order	Personal Money Order
Bill of Exchange	Promissory Note
Certificate of Deposit	School Warrant
Counter Receipt	School Warrant
Customers Draft	U.S. Depository
Demand Note	Xmas Club
Medical Draft	

NAMES OF COMMON CHECKS *

Check or Cheque	Factory Check	Police Dept. Check
Bank Check	Fire Dept. Check	Protectu Check
Cashier's Check	Gift Check	Ration Check
Certified Check	Liberty Check	Refund Check
Counter Check	Pay Check	Safety Check
Dividend Check	Payroll Check	Savings Check
Emergency Check	Personal Check	Travellers Check
Estate Check	Phone Check	Voucher Check

* These imprints appear on my checks, except the Protectu check

So what are you collecting or intend to collect? Bills of exchange, promissory notes, drafts and warrants are mostly 19th century paper, quite familiar to collectors of old notes. The "Names of Checks" list refers primarily to 20th century material, commonly called counter and merchant checks. I would be delighted to add any other names that appear on your checks.

The check categories are listed primarily for beginning collectors who may wonder what to collect. I would tell them to collect counter checks and current personal checks, since they are readi-

ly available and inexpensive. But let me add that counter checks with the listed imprints are rather scarce. I'd guess that less than 10% of the counter checks in my collection have the "counter check" imprint on them. And checks with some other imprints like: Emergency, Estate, Factory, Fire Dept., Gift, Personal, Phone, Police Dept., are much scarcer.

Now let us get to the essentials of the check. These are the necessary features that make a check function. Without them the check is valueless and as such is worthless to anyone except to Certain Curious Creatures Called Counter Check Collectors, (The Seven Seas). And if I were writing a column in a collectors magazine about checks, I would call it "The Seven Seas Corner". No matter what you call it, check collecting is a fascinating and rewarding pursuit. There are as many facets in a check as there are in a finely cut gemstone: colorful designs, topical vignettes, various bank names (national, state, city or private), interesting or unusual city names, recipient names, originators (name, address and signature) and check routing symbols.

The check routing symbols were adopted by the American Bankers Association in 1911. In all cases there is what is called a "prefix number" which indicates a City or a State. For example, the number 1 indicates the City of New York, number 2 the City of Chicago and numbers 3 through 49 are assigned to other cities in the USA. The numbers 50 through 99 were assigned for the 50 states, with number 50 for New York and number 99 for Wyoming. Number 100 is skipped while 101 is assigned to all US Territories and Dependencies. Following is a list of The Numerical System:

PREFIX NUMBERS OF CITIES

1 New York, NY	18 Kansas City, KS	35 Houston, TX
2 Chicago, IL	19 Seattle, WA	36 St. Joseph, MO
3 Philadelphia, PA	20 Indianapolis, IN	37 Fort Worth, TX
4 St. Louis, MO	21 Louisville, KY	38 Savannah, GA
5 Boston, MA	22 St. Paul, MN	39 Oklahoma City, OK
6 Cleveland, OH	23 Denver, CO	40 Wichita, KS
7 Baltimore, MD	24 Portland, OR	41 Sioux City, IA
8 Pittsburgh, PA	25 Columbus, OH	42 Pueblo, CO
9 Detroit, MI	26 Memphis, TN	43 Lincoln, NE
10 Buffalo, NY	27 Omaha, NE	44 Topeka, KS
11 San Francisco, CA	28 Spokane, WA	45 Dubuque, IA
12 Milwaukee, WI	29 Albany, NY	46 Galveston, TX
13 Cincinnati, OH	30 San Antonio, TX	47 Cedar Rapids, IA
14 New Orleans, LA	31 Salt Lake City, UT	48 Waco, TX
15 Washington, DC	32 Dallas, TX	49 Muskogee, OK
16 Los Angeles, CA	33 Des Moines, IA	
17 Minneapolis, MN	34 Tacoma, WA	

PREFIX NUMBERS OF STATES

50 New York	62 Delaware	74 Michigan
51 Connecticut	63 Florida	75 Minnesota
52 Maine	64 Georgia	76 Nebraska
53 Massachusetts	65 Maryland	77 North Dakota
54 New Hampshire	66 North Carolina	78 South Dakota
55 New Jersey	67 South Carolina	79 Wisconsin
56 Ohio	68 Virginia	80 Missouri
57 Rhode Island	69 West Virginia	81 Arkansas
58 Vermont	70 Illinois	82 Colorado
59 Hawaii	71 Indiana	83 Kansas
60 Pennsylvania	72 Iowa	84 Louisiana
61 Alabama	73 Kentucky	85 Mississippi

86 Oklahoma
87 Tennessee
88 Texas
89 Alaska
90 California

91 Arizona
92 Idaho
93 Montana
94 Nevada
95 New Mexico

96 Oregon
97 Utah
98 Washington
99 Wyoming
101 US Territories

Following the city or state number is the number assigned to the bank. For instance, the state of Colorado is prefixed by 82 while all the banks in Denver and Pueblo are prefixed by 23 and 42 respectively. This numerical system appeared on all checks from 1911 on and is located near the bank name as shown on the check in Figure 1.

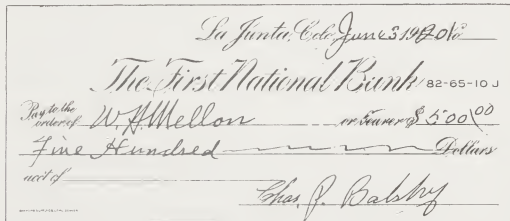


Figure 1

This check from La Junta, CO, has in addition the Federal Reserve District number and letter "10J", which is rather a rare occurrence in the early decades of this century. Only the Federal Reserve District numbers, 1 through 12, appeared in those early checks (see Figure 2). But starting about the middle of the 1940's, the FRD number was augmented by a two digit number for check routing purposes as shown on Figure 3.

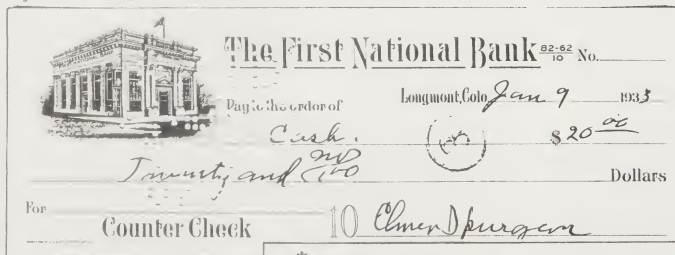


Figure 2

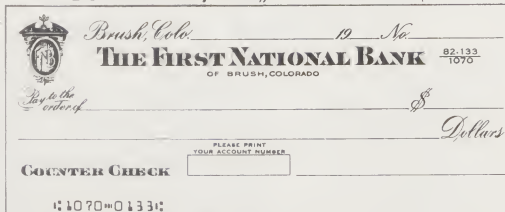


Figure 3

This magnetically encoded number allowed the computers to handle all check processing operations. Figure 4 shows a modern check which has

JOHN T. PASLAWSKY 5-64 7002
 JESSIE M. PASLAWSKY
 583 ORD DR.
 BOULDER, CO 80303

31 JULY 19 88 82-19/1070

Pay to the order of TREASURER OF LARIMER CTY \$ 174.92
One Hundred Seventy Four & 92/100 Dollars

First National Bank
 P.O. Box 59
 Boulder, Colorado 80306

For JOE HALL 87 TAX *John Paslawsky*

⑆07000194⑆ 207799100⑈ 7002 ⑈000001749⑈

Figure 4

4 bits of information along the bottom: the routing code, the personal account number, the check number and the amount of the check. The only thing missing is your social security number, besides your age, occupation and your hobbies! This is fortunate because otherwise we would be simply swamped with junk mail. Incidentally, I fail to understand why the individual social security number is not used universally for your identification?! At my mature age of 80 I am drowning in a sea of account numbers that could all be replaced by a simple 321-03-6868 number.

Happy CCC Collecting!

A VERY INTERESTING RECEIPT

by Richard L. Biemer

John Brown, the abolitionist, was a resident of Randolph Township, Crawford County, northwestern Pennsylvania from 1825 to 1835. During his stay here, he was a farmer, tanner, a minister and a postmaster. He established a church and a postoffice sometime around 1828.

Part of the original farm, his tannery and the family cemetery remain. Brown's first wife and at least one child are buried on the farm.

His second marriage was to a Crawford County woman. The family emigrated to Ohio in 1835. From there he gradually went on to fame as an ardent abolitionist.

There is little signed paper that remains in Crawford County except for his Bible and some financial paper such as shown above. His signature is considered quite rare.

Meadville August 11th 1828

Accepted this day of waggoner Adam Crandell
 thirty seven beef hides being the property of
 John Moore

John Brown

The receipt illustrated here is for 37 beef hides and is dated in Meadville, the county seat. The document is in excellent condition and the signature has been authenticated.

The local John Brown Heritage Society keeps alive the memory of his stay here and has accomplished a great deal in preserving the farm, graves and tannery foundation. It also collects and displays any memorabilia that relates to Brown's life, especially that of a local nature.



SECRETARY'S CORNER

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Webster Groves, MO 63119
Areas: 31.
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- 1204 Edward S. Sadowski (Collector)
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- 1205 Robert W. Bird (Collector)
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clearings).
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ON INVERTED AND BACK-SIDE RN IMPRINTS

by Joseph Einstein

For the benefit of curious or newly interested members, it is worthwhile to explain how inverted and back-side RN imprints are believed to have come into being.

First, revenue stamped paper (the old term for RN's) was lithographed or printed on blank paper on sheets cut to the proper size for the subsequent printing use. Thus, for checks and drafts, etc., the sheets were cut to permit 2 to 6 such documents to be accommodated. The imprinting of the revenue stamps was done in the presence of a U. S. Treasury representative. He was authorized to receive payment of the taxes due for the number of stamps that were imprinted.

The sheets with the imprinted stamps were then shipped to the customers, with the imprinted stamp tax added to the other costs such as, paper stock, cutting to size, etc.

The customer, in his turn, delivered revenue stamped paper to the firm who would do the "face" printing of the check, draft or receipt. If, in the performance of what we facetiously call "Monday morning" printing, the paper was printed on the wrong side or in the inverted position, the resulting document was shipped nevertheless, as it was printed, due to the costs that had already been incurred.

At least, this is one currently accepted explanation for the existence of so many inverted and "back side" printings. A few were done deliberately, to protect fancy face designs but these do not represent the typical items to be found.

CHECK COLLECTORS MEET AT THE FUN SHOW

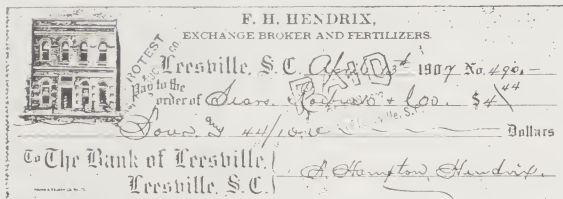
A regional meeting of the A.S.C.C. was held as a part of the program at the FUN Show in Orlando, Florida on January 5, 1989.

Charles Gould, a Director, chaired the meeting which was opened with a live round table discussion of Society activities.

Hugh Shull, prominent dealer in checks and numismatic paper was the speaker. He presented everyone at the meeting with an attractive check of the Bank of Leesville, South Carolina and then outlined the history of Leesville, the Bank of Leesville and of F. Hampton Hendrix, member of a distinguished family of that area who signed the check. This was a novel presentation of the considerable history that is represented by features of the check.

Bob Spence, editor, commented on Society activities and on The Check Collector.

The usual friendly discussions about checks between members present followed the program.



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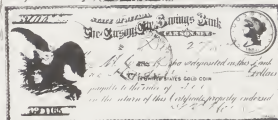
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